

Information to identify the case:

Debtor 1	<u>Patrick W. Dennison</u>	Social Security number or ITIN	xxx-xx-8824
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Desiree M. Dennison</u>	Social Security number or ITIN	xxx-xx-8600
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23368-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick W. Dennison

Desiree M. Dennison

5/13/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick W. Dennison
Desiree M. Dennison
Debtors

Case No. 17-23368-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick W. Dennison, Desiree M. Dennison, 1035 Granite Drive, Mc Donald, PA 15057-2519
14762301	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751
14679866	+ FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4203
14753508	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14679868	+ Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14679872	+ Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 14 2024 03:27:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14695144	EDI: GMACFS.COM	May 14 2024 03:27:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14679854	+ EDI: GMACFS.COM	May 14 2024 03:27:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14734816	Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:44	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14679855	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:52:07	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14679856	EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238

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14747207	+ EDI: BANKAMER2	May 14 2024 03:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14679857	+ EDI: TSYS2	May 14 2024 03:27:00	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14679858	+ EDI: CITICORP	May 14 2024 03:27:00	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679864	+ EDI: CITICORP	May 14 2024 03:27:00	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679865	EDI: DISCOVER	May 14 2024 03:27:00	Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14690987	EDI: DISCOVER	May 14 2024 03:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14756693	+ Email/Text: BKelectronicnotices@cenlar.com	May 13 2024 23:32:00	FBC Mortgage, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14679867	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 13 2024 23:32:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14679869	+ EDI: CITICORP	May 14 2024 03:27:00	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679870	EDI: IRS.COM	May 14 2024 03:27:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14679859	EDI: JPMORGANCHASE	May 14 2024 03:27:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14748434	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2024 23:39:53	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14681423	Email/Text: EBN@Mohela.com	May 13 2024 23:32:00	MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005
14679871	Email/Text: EBN@Mohela.com	May 13 2024 23:32:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
14725144	EDI: MAXMSAIDV	May 14 2024 03:27:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15318915	Email/Text: peritus@ebn.phinsolutions.com	May 13 2024 23:33:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14730530	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14681097	+ EDI: PRA.COM	May 14 2024 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15258512	+ Email/PDF: ebnotices@pnmac.com	May 13 2024 23:51:58	PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14757225	EDI: Q3G.COM	May 14 2024 03:27:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14679873	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 13 2024 23:51:56	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14679874	+ Email/Text: PFS.Analyst@stclair.org	May 13 2024 23:33:00	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14755268	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14679875	+ EDI: WTRRN BANK.COM	May 14 2024 03:27:00	Target, c/o TD Bank, PO Box 673, Minneapolis,

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			MN 55440-0673
14679876	+ EDI: SYNC	May 14 2024 03:27:00	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14679877	^ MEBN	May 13 2024 23:30:15	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14702093	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:33:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14679878	+ EDI: MAXMSAIDV	May 14 2024 03:27:00	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14679879	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:33:00	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14679880	+ EDI: SYNC	May 14 2024 03:27:00	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14726657	EDI: AIS.COM	May 14 2024 03:27:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14679881	+ EDI: WFNNB.COM	May 14 2024 03:27:00	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693121	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14693122	*+	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14693123	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14693124	*+	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14693125	*+	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693131	*+	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693132	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14693133	*+	FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4203
14693134	*+	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14693135	*+	Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14693136	*+	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679861	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693126	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693127	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693128	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693129	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693130	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298

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14693137	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
14693138	*+	Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
14693139	*+	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14693140	*+	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14693141	*+	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14693142	*+	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14693143	*+	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693144	*+	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14693145	*+	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14693146	*+	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14693147	*+	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Jerome B. Blank	on behalf of Creditor FBC Mortgage LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Kenneth Steidl	on behalf of Debtor Patrick W. Dennison julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Desiree M. Dennison julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Linda Mitten	ra-li-uets-bankpitts@state.pa.us
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FBC Mortgage LLC wbeef@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor FBC Mortgage LLC robert.davidow@phelanhallinan.com

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

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